

2008 2nd quarter C-101 Bulletin

ANNUAL RATE NOTICES

Annual rate notices will be mailed the end of June. Please do not confuse your new rate with your current rate for this quarter (2/08). The rate on this quarterly return is correct and should NOT be altered or changed.

INTERNET QUARTERLY REPORTING

As some of you are aware there are provisions under current law, whereby the Commissioner of Labor may **mandate electronic reporting of wage record reports** for employers employing 25 or more employees. In an effort to support the state's "green" initiative and take advantage of a more efficient and accurate method of filing quarterly reports, the Vermont Department of Labor (VDOL) has begun taking a systematic approach to mandate electronic reporting where appropriate. We therefore encourage you to visit our website at <http://www.labor.vermont.gov/Default.aspx?tabid=430> to register and to use the internet to file your quarterly unemployment and health care contributions. You will be ahead of the mandate if you voluntarily take the initiative to "Move to Green". If you have any questions about our web application, please feel free to contact us at (802-828-4344).

GREEN MOUNTAIN CARE

Important information about health care benefits for Vermonters is provided on the of the enclosed HC-1 form. Check it out! Spread the word to your employees, friends, and families.

IMPORTANT REMINDERS WHEN FILING YOUR QUARTERLY REPORT

- Use our form or an approved facsimile, both of which **MUST** have a scan line on the bottom of the form
- Complete and fill in all lines as **incomplete reports are subject to a \$35.00 penalty**
- ALWAYS fill in lines 16 and 17 even if there is nothing to report – enter "0"s
- Make sure line 11 DOES NOT exceed line 10
- Apply any credit printed on Line 14 against the amounts due
- Payment **MUST EQUAL** amount on line 18

In October 2007, the state of Vermont launched Green Mountain Care, which includes the Catamount Health Insurance plan plus two premium assistance programs to help qualifying Vermonters purchase health insurance; the **Employer-Sponsored Insurance Premium Assistance Program (ESIA)** and **Catamount Health Assistance Program (CHAP)**. These programs have been designed to increase the number of Vermonters who have health insurance, and employer participation has been overwhelmingly positive in the part they play in the enrollment process.

ESIA is for qualifying Vermonters who have access to approved employer-sponsored insurance (ESI). ESIA offers employees a monthly subsidy to help them pay their share of the premiums.

The state's health insurance law includes a special enrollment period related to ESIA. The law requires that all group insurance policies provide employees, members, and dependents with a period of 30 days to participate in the plan. This 30-day period begins on the date of the letter from the state informing the employee that they should enroll in their employer-sponsored insurance.

Note: this law applies after the employee has become eligible to enroll in the employer's plan. It does not have an impact upon any benefit waiting period the employer may have in place.

CHAP is for qualifying Vermonters who **do not** have access to approved Employer-Sponsored Insurance (ESI). It offers a monthly subsidy to help pay the premiums for Catamount Health.

To determine program eligibility and the amount of subsidy, the state needs basic information about the employer's health plan. That information is requested on a form known as a "**Health Insurance Plan Information Request Letter**" (**PIRL**). A PIRL is mailed to applicants asking them to give it to their employer for completion.

For those employers who do not offer health benefits, this task is as simple as providing the employers' contact information and checking a box indicating that insurance is not available to the applicant. The form is then mailed or faxed to the Office of Vermont Health Access.

If the health insurance offered by the employer is deemed cost effective by the state, the employer will be asked to complete the Employer Enrollment Authorization form.

While employers are not required to complete the ESIA paperwork, completing and returning the ESIA paperwork does avoid a formal request for plan information by an employee, which must be complied with under the provisions of the federal Employee Retirement Income Security Act (ERISA).

As always, once employers determine their health benefits, all employees who are deemed eligible must be permitted to enroll. Receipt of premium assistance has no effect on the employer's obligation to extend enrollment to all employees who meet plan requirements.

These programs help ensure that more Vermonters have health care coverage. By working together we can achieve a healthier, more productive workforce. We thank you for your cooperation and support in achievement of these important goals.

For info about health benefits call 1(800)250-8427 or visit <http://www.GreenMountainCare.org>